Case 16-24748 Doc 1 Filed 08/02/16 Entered 08/02/16 06:10:34 Desc Main Document **P**age 1 of 73 Fill in this information to identify your case: United States Bankruptcy Court for the: District of: Illinois Case number (if known) Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Check if this is an Chapter 13 amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case —and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

1. Your full name Kendall First name First name Middle name Middle name Middle name Last name Middle name Last name Middle name Last name Last name Middle name Last name Last name Last name Middle name Last n	Part 1: Identify Yourself							
Write the name that is on your government-issued picture identification (for example, your driver's license or passport Bring your picture identification to your meeting with the trustee. 2. All other names you have used in the last 8 years Include your married or maiden names. Middle name Last name First name First name First name First name First name Middle name Last name First name First name Middle name Last name First name All other names you have used in the last 8 years Middle name Last name First name First name All other names you have used in the last 8 years Middle name Last name Last name First name First name All other names you have used in the last 8 years Middle name Last name Last name First name Or your Social Security number or federal Individual 9 xx - xx - 9090 OR 9 xx - xx - 9090		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):					
Write the name that is on your government-issued picture identification (for example, your driver's license or passport Bring your picture identification to your meeting with the trustee. 2. All other names you have used in the last 8 years Include your married or maiden names. Middle name First name Middle name Last name Last name First name First name Middle name Last name Last name Last name First name Middle name Last name Last name Souffix (Sr., Jr., II, III) First name First name Middle name Last name Last name Also name Last name First name Middle name Last name Also name Middle name Description of your Social Security number or federal Individual Sourity name or social Security name or federal Individual Social Security name or social Security name or federal Individual	1. Your full name	Kendall						
your government-issued picture identification (for example, your driver's license or passport Bring your picture identification to your meeting with the trustee. 2. All other names you have used in the last 8 years Include your married or maiden names. Middle name First name First name Last name First name Last name Middle name Middle name First name Last name Last name Amiddle name First name Last name Last name Suffix (Sr., Jr., II, III) Middle name First name Last name Last name Amiddle name Last name Last name Tirst name Amiddle name Last name Suffix (Sr., Jr., II, III) Middle name First name Amiddle name Last name First name Middle name Amiddle name Last name First name Middle name Amiddle name Description of the last 4 digits of your Social Security number or federal Individual Suffix (Sr., Jr., II, III)		First name	First name					
picture identification (for example, your driver's license or passport Bring your picture identification to your meeting with the trustee. 2. All other names you have used in the last 8 years Include your married or maiden names. Include your married or maiden names. Last name First name Last name First name Last name Middle name Last name First name Last name Suffix (Sr., Jr., II, III) First name Middle name Last name Last name First name Addle name Last name Suffix (Sr., Jr., II, III) First name Middle name Last name Addle name Last name Suffix (Sr., Jr., II, III) First name Middle name Last name Addle name Diddle name Last name Addle name Diddle name Addle name Diddle name Addle name Diddle name Diddle name Addle name Diddle name								
Last name Last name Last name Last name Last name Suffix (Sr., Jr., II, III) Suffix (Sr.,	, ,	Middle name	Middle name					
Bring your picture identification to your meeting with the trustee. 2. All other names you have used in the last 8 years Include your married or maiden names. Include your married or maiden names.			-					
identification to your meeting with the trustee. 2. All other names you have used in the last 8 years Include your married or maiden names. Middle name Last name First name Middle name Last name Middle name Last name Middle name Last name Suffix (Sr., Jr., II, III) First name Middle name Last name All other names you have used in the last 8 years Middle name Last name Middle name Last name All other names you have used in the last 9 years Middle name Last name All other names you have used in the last 9 years Middle name Last name All other names you have used in the last 9 years your your your your your your your your	license or passport	Last name	Last name					
have used in the last 8 years Include your married or maiden names. Middle name Last name Last name First name First name Last name Middle name Middle name Last name Middle name Middle name Last name August name Middle name August name Last name 3. Only the last 4 digits of your Social Security number or federal Individual 9 xx - xx - 9090 OR 9 xx - xx - 9090 9 xx - xx - 9090 OR 9 xx - xx - 9090 OR 9 xx - xx - 9090 OR 9 xx - xx - 9090	identification to your meeting	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)					
have used in the last 8 years Include your married or maiden names. Middle name Last name Last name First name First name Last name Middle name Middle name Last name Middle name Middle name Last name August name Middle name August name Last name 3. Only the last 4 digits of your Social Security number or federal Individual 9 xx - xx - 9090 OR 9 xx - xx - 9090 9 xx - xx - 9090 OR 9 xx - xx - 9090 OR 9 xx - xx - 9090 OR 9 xx - xx - 9090	2. All other names you							
Middle name Last name Last name Last name	-	First name	First name					
Include your married or maiden names. Last name First name Middle name Last name Last name Last name 3. Only the last 4 digits of your Social Security number or federal Individual 9 xx - xx - 9090	8 years							
Last name First name Middle name Last name Middle name Last name As name As name Last name To name To name As		Middle name	Middle name					
Middle name Last name Last name Last name 3. Only the last 4 digits of your Social Security number or federal Individual 9 xx - xx- 9090 CR 9 xx - xx- 9 xx - xx- 9 xx - xx-	maidernames.	Last name	Last name					
Last name Last name 3. Only the last 4 digits of your Social Security number or federal Individual 9 xx - xx- 9090 xxx - xx- OR 9 xx - xx-		First name	First name					
3. Only the last 4 digits XXX - XX- 9090 XXX - XX- OR OR Federal Individual 9 xx - xx- 9 xx - xx- 9 xx - xx-		Middle name	Middle name					
of your Social Security number or OR OR federal Individual 9 xx - xx- 9 xx - xx-		Last name	Last name					
Security number or OR Federal Individual 9 xx - xx- 9 xx - xx-		XXX - XX- <u>9090</u>	xxx - xx-					
9 xx - xx-	_	OR	OR					
Identification number (ITIN)	Taxpayer Identification	9 xx - xx-	9 xx - xx-					

Kendal Case 16-24748 Doc 1 Filed 08/02/16 Entered 08/02/16/06/10:34 Desc Main Debtor 1 Page 2 of 73 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 1705 Nelson Rd. Number Street Number Street 60451 New Lenox Illinois City State Zip Code City State Zip Code Will County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code State City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Kendal Case 16-24748

Doc 1 Filed 08/02/16 Entered 08/02/16 (06:40:34 Desc Main Debtor 1 Document Document Page 3 of 73 Part 2: Tell the Court About Your Bankruptcy Case 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for No. bankruptcy within the last 8 years? Yes. District Case number District Case number District When Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known filing this case with you, or by a Debtor Relationship to you business partner, or District Case number, if known by an affiliate? 11. Do you rent your ✓ No. Go to line 12. residence?

Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with

✓ No. Go to line 12.

this bankruptcy petition.

Page 4 of 73 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Number Street that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Kendal Case 16-24748

Debtor 1

Doc 1

Filed 08/02/16

Entered 08/02/16/06/10:34 Desc Main

Kendal Case 16-24748 Doc 1 Debtor 1

Document Print

Page 5 of 73

Explain Your Efforts to Receive a Briefing About Credit Counseling Part 5:

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this about credit bankruptcy petition, and I received a certificate of bankruptcy petition, and I received a certificate of counseling. completion. completion. Attach a copy of the certificate and the payment plan, if any, Attach a copy of the certificate and the payment plan, if any, The law requires that that you developed with the agency. that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this counseling before you bankruptcy petition, but I do not have a certificate of bankruptcy petition, but I do not have a certificate of file for bankruptcy. completion. completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment following choices. If plan, if any. plan, if any. you cannot do so, you are not eligible to I certify that I asked for credit counseling services from I certify that I asked for credit counseling services from file. an approved agency, but was unable to obtain those an approved agency, but was unable to obtain those services during the 7 days after I made my request, and services during the 7 days after I made my request, and If you file anyway, exigent circumstances merit a 30-day temporary waiver exigent circumstances merit a 30-day temporary waiver of the requirement. of the requirement. the court can dismiss your case, you will To ask for a 30-day temporary waiver of the requirement, To ask for a 30-day temporary waiver of the requirement, lose whatever filing attach a separate sheet explaining what efforts you made to attach a separate sheet explaining what efforts you made to fee you paid, and obtain the briefing, why you were unable to obtain it before you obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required filed for bankruptcy, and what exigent circumstances required your creditors can you to file this case. you to file this case. begin collection activities again. Your case may be dismissed if the court is dissatisfied with Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for your reasons for not receiving a briefing before you filed for bankruptcy. bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your payment plan you developed, if any. If you do not do so, your case may be dismissed. case may be dismissed. Any extension of the 30-day deadline is granted only for cause Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental Incapacity. Incapacity. I have a mental illness or a mental deficiency that makes me incapable of deficiency that makes me incapable of realizing or making rational decisions realizing or making rational decisions about finances. about finances. Disability. My physical disability causes me to be Disability. My physical disability causes me to be unable to participate in a briefing in unable to participate in a briefing in person, by phone, or through the person, by phone, or through the internet, even after I reasonably tried to internet, even after I reasonably tried to Active duty. Active duty. I am currently on active military duty in a I am currently on active military duty in a military combat zone. military combat zone. If you believe you are not required to receive a briefing about If you believe you are not required to receive a briefing about

credit counseling, you must file a motion for waiver of credit

counseling with the court.

credit counseling, you must file a motion for waiver of credit

counseling with the court.

Kendal Case 16-24748 Doc 1 Debtor 1 Page 6 of 73 Document of the Document of th **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Kendall Tucker Signature of Debtor 2 Signature of Debtor 1 Executed on 8/2/2016 Executed on MM / DD / YYYY MM / DD / YYYY

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

X

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

rrect.			
		Date	8/2/2016
Signature of Attorney for Debtor			MM / DD / YYYY
Printed name			
Semrad Law Firm			
Firm name			
-			
Street			
City	State		Zip Code
Contact phone		-	
Contact phone		Er	mail address
Bar number		St	tate

Case 16-24748 Doc 1 Filed 08/02/16 Entered 08/02/16 06:10:34 Desc Main

Fill in this information to identify your case:								
Debtor 1	Kendall		Tucker					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if fil	ing) First Name	Middle Name	Last Name	<u>.</u>				
United States	s Bankruptcy Court for the:	Northern	District of Illinois (State)					
Case number (If known)	r		(Glate)					

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct

Part 1: Summarize Your Assets	
	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	φο.σο
1b. Copy line 62, Total personal property, from Schedule A/B	\$18,385.00
1c. Copy line 63, Total of all property on Schedule A/B	\$18,385.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	047.447.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$17,447.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$24,443.00
Your total liabilities	\$41,890.00
Part 3: Summarize Your Income and Expenses	
I. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$1,109.47
5. Schedule J: Your Expenses (Official Form 106J)	\$884.00

Kendal Case 16-24748 Doc 1 Page 9 of 73 **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 7. What kind of debt do you have? Vour debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$261.64 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00
9d. Student loans. (Copy line 6f.)	\$0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$0.00
9g. Total. Add lines 9a through 9f.	\$0.00

Case 16-24748 Doc 1 Filed 08/02/16 Entered 08/02/16 06:10:34 Desc Main Fill in this information to identify your case: Kendall Debtor 1 Tucker First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106A/B amended filing Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? **✓** No. Go to Part 2 Yes. Where is the property? What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: 1.1 Single-family home Creditors Who Have Claims Secured by Property. Street address, if available, or other description Duplex or multi-unit building Current value of the Current value of the Condominium or cooperative entire property? portion you own? Manufactured or mobile home Number Street Describe the nature of your ownership Investment property interest (such as fee simple, tenancy by Timeshare the entireties, or a life estate), if known. Other City State Zip Code Check if this is community property Who has an interest in the property? Check one. (see instructions) Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: If you own or have more than one, list here: What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: 1.2 Single-family home Creditors Who Have Claims Secured by Property. Street address, if available, or other description Duplex or multi-unit building Current value of the Current value of the Condominium or cooperative entire property? portion you own? Manufactured or mobile home Number Street Describe the nature of your ownership Investment property interest (such as fee simple, tenancy by Timeshare the entireties, or a life estate), if known. City State Zip Code Check if this is community property Who has an interest in the property? Check one. (see instructions) Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another

property identification number:

Other information you wish to add about this item, such as local

Debtor 1	Kendal Case 16-24	748 Doc 1	Filed 08/02/16 Entered 08/02/16 Document Page 11 of 73	06:40: <u>34 Des</u>	c Main
1.3Stre	et address, if available, or c		Docume Page 11 of 73 What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Do not deduct secured of the amount of any secure Creditors Who Have Cla Current value of the entire property?	•
Nun		Zip Code	Land Investment property Timeshare Other Who has an interest in the property? Check one.	Describe the nature of interest (such as fee sinthe entireties, or a life of Check if this is con	mple, tenancy by estate), if known.
			Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, s	(see instructions)	
you ha		ite that number he	property identification number: all of your entries from Part 1, including any entries for the common state of the common sta	or pages	
Oo you ov you own th 3. Cars, va \textsquare \text{No}	vn, lease, or have legal or at someone else drives. If yo ns, trucks, tractors, sport ut	equitable interest i ou lease a vehicle, als	in any vehicles, whether they are registered or not? In so report it on Schedule G: Executory Contracts and Unexp ycles		
✓ Yes 3.1	Make Model: Year: Approximate mileage: Other information:	Kia Optima 2013 42000	Who has an interest in the property? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? \$9550.00	•
3.2	Make	Dodge	At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check	Do not deduct secured cl	
3.∠	Model: Year: Approximate mileage: Other information:	Nitro 2007 100000	one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	the amount of any secure	current value of the portion you own?
			Check if this is community property (see instructions)		

Debtor 1	Kendal Case 16-24748 Doc 1	Filed 08/02/16 Entered 08/02/14	6/06:40: <u>34 Des</u>	c Main	
	First Name Middle Name	Document Page 12 of 73			
3.3	Make	Who has an interest in the property? Check one.	Do not deduct secured cla the amount of any secure		
	Model: Year:	Debtor 1 only		ims Secured by Property.	
	Approximate mileage:		Creations vino mave old	ino decared by 1 reports.	
		Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
3.4		Who has an interest in the property? Check	Do not deduct secured cla	•	
	Model:	one.	the amount of any secure		
	Year: Approximate mileage:	Debtor 1 only	Creditors virio mave Cia	ims Secured by Property.	
	дрргохіппате тіпеаде.	Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another	·		
		Check if this is community property (see instructions)			
41	Yes Make	Who has an interest in the property? Check	Do not deduct secured di	aims or exemptions. Put	
4.1	Make	Who has an interest in the property? Check	Do not deduct secured cla	·	
	Model:	one.	the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.		
	Year: Approximate mileage:	Debtor 1 only	Creditors virio mave Cia	irns Secured by Property.	
	Approximate mileage.	Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another		· 	
		Check if this is community property (see instructions)			
4.2	Make	Who has an interest in the property? Check	Do not deduct secured cla	•	
	Model:	one.	the amount of any secure		
	Year: Approximate mileage:	Debtor 1 only	Creditors vvno Have Cia	ims Secured by Property.	
	Approximate mileage.	Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
5. Add	the dollar value of the portion you own for a	all of your entries from Part 2, including any entries t	for pages	<i>"</i> 350.00	
6.	eve attached for Part 2 Write that number her	e	l $\frac{\phi_{17}}{}$	000.00	

Debtor 1 Kendal Case 16-24748 Doc 1 Filed 08/02/16 Entered 08/02/16 (06:40:34 Desc Main First Name Document Page 13 of 73

Describe Your Personal and Household Items

D	o you own or ha	ive any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
6	. Household goods	and furnishings	
		liances, furniture, linens, china, kitchenware	
	No		
<u></u>	Yes. Describe	Used Furniture	Φ=00.00
Ť			\$500.00
		s and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music	
Ш	No		
✓	Yes. Describe	iphone	\$100.00
٩	. Collectibles of value	IIA	
	Examples: Antiques a	and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; in, or baseball card collections; other collections, memorabilia, collectibles	
$\overline{\mathbf{V}}$	No		
	Yes. Describe		
	. Equipment for spo	parts and habbies	
	Examples: Sports, ph	otographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes s; carpentry tools; musical instruments	
~	No		
	Yes. Describe		
	0. Firearms Examples: Pistols, rifle	es, shotguns, ammunition, and related equipment	
	Yes. Describe		
	1. Clothes Examples: Everyday o	clothes, furs, leather coats, designer wear, shoes, accessories	
✓	Yes. Describe	Used clothing	\$350.00
			
	gold, silve	ewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, r	
늗	No "		
⊻	Yes. Describe	Costume Jewelry	\$75.00
	3. Non-farm animals		
	Examples: Dogs, cats	s, ulius, Huises	
\leq	No		
Ĺ	Yes. Describe		
		al and household items you did not already list, including any health aids you did not list	
✓	No		
	Yes. Describe		
		lue of all of your entries from Part 3, including any entries for pages you have attached number here	\$1025.00
1	or raito. Wille tilat i	number nere	

Debtor 1 Kendal Case 16-24748 Doc 1 Filed 08/02/16 Entered 08/02/16 (06:40:34 Desc Main First Name Documentum Page 14 of 73

Describe Your Financial Assets

Do	you own or have a	ny legal or equitable inte	erest in any of the following	j ?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	✓ No	e in your wallet, in your home, in a s	afe deposit box, and on hand when yo	ou file your petition Cash:	
17.			certificates of deposit; shares in cred unts with the same institution, list each	it unions, brokerage houses,	
	✓ Yes		Institution name:		
		17.1. Checking account:	Chase		\$10.00
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:	-		
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			-
		17.8. Other financial account:			-
		17.9. Other financial account:			
18.	Examples: Bond funds, ir	or publicly traded stocks nvestment accounts with brokerage	firms, money market accounts		
	✓ No ☐ Yes	Institution or issuer name:			
19.	Non-publicly traded st an LLC, partnership, a		ed and unincorporated business	es, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	

Deb	tor 1	Kendal Case 16 First Name	<u>-24748</u>	Doc 1	Filed 08/02/16 Document	<u>Entered</u> 08/02/16 06: Page 15 of 73	40: <u>34 </u>	Desc Main
20.	Nego Non-	otiable instruments in -negotiable instrumer	clude persona	al checks, casl you cannot trai	gotiable and non-negoti hiers' checks, promissory n nsfer to someone by signing	able instruments otes, and money orders.		
21.	Exar			ogh, 401(k), 4	03(b), thrift savings accour	ts, or other pension or profit-sharing	plans	
		No Yes. List each account separately.	Type of acco		Institution name:			
		account coparatory.	401(k) or sim	·	-			
			Pension plan	1:	-			
			IRA:					
			Retirement a	account:				
			Keogh:		-			
			Additional ac					
			Additional ac	count:				
22.	Your Exar com		eposits you ha	ave made so th	nat you may continue service public utilities (electric, gas Institution name:	e or use from a company water), telecommunications		
	\equiv	Yes	Electric:					
	-		Gas:					
			Heating oil:					
			-	osit on rental u	unit:			
			Prepaid rent:					
			Telephone:					
			Water:					
			Rented furnit	ture:	_			
			Other:					
23.			a periodic pay	yment of mone	ey to you, either for life or for	a number of years)		-
		No Yes	Issuer name	and description	on:			

Debt	or 1	Kendal Case First Name	16-24748	Doc 1		<u>08/02/₁16</u> umathan	<u>Entered</u> 08/02/16 Page 16 of 73	6 (06:40: <u>34</u>	<u>Desc Main</u>
24.			cation IRA, in a (1), 529A(b), and		a qualified	ABLE progra	m, or under a qualified sta	te tuition program.	
		No Instit	ution name and d	lescription. Sep	parately file	the records of a	ny interests.11 U.S.C. § 521(c):	
25.		sts, equitable o		ts in property	(other tha	ın anything lis	ted in line 1), and rights or	powers	
		No Yes. Describe							
26.	Еха		s, trademarks, to omain names, we						
27.						sociation holdin	gs, liquor licenses, professio	nal licenses	
Mor	ney (or property	owed to you	?					Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	_	refunds owed t	o you						
		Yes. Give specifi about them you already	c information , including whether filed the returns years	er				Federal: State:	\$0.00 \$0.00
29.	Fam	nily support						Local:	\$0.00
			r lump sum alimo	ny, spousal sup	oport, child	support, mainte	nance, divorce settlement, pro	operty settlement	
	Ħ	No Vas Give specifi	c information					Alimony:	\$0.00
		res. Give specifi	c inionnation					Maintenance:	\$0.00
								Support:	\$0.00
								Divorce settlement:	\$0.00
								Property settlement:	: \$0.00
30.		<i>mples:</i> Unpaid wa	neone owes you ages, disability ins curity benefits; un	surance payme			pay, vacation pay, workers' co	mpensation,	
	=	No							
		Yes. Describe							

Deb	tor 1	Kendal Case 16 First Name	5-24748	Doc 1 Middle Name		08/02/:16 umente	Entero		16006;10: <u>34</u>	Des	c Main
31.		rests in insurance բ mples: Health, disabil		ance; health					r's insurance		
		✓ No Company name: Beneficiary: Yes. Name the insurance company of each policy and list its value								Surrender or refund value:	
32.	If you	interest in property u are the beneficiary erty because someor No Yes. Describe	of a living trust				policy, or are	currently entitle	ed to receive		
33.		ms against third pa mples: Accidents, em					ade a dema	ınd for paymeı	nt		
		No Yes. Describe								_	
34.	to so	er contingent and und the contingent and under the continues of the contin	unliquidated	claims of ev	ery nature,	including co	unterclaims	of the debtor	and rights		
35.		Yes. Describe	u did not alre	adv list						_	
00.	✓	No Yes. Describe		auy not						_	
36.		the dollar value of Part 4. Write that nu	-					-			\$10.00
Part	5:	Describe Any B	usiness-Re	elated Pro	perty You	Own or H	ave an Int	erest In. Li	st any real estate	e in P∶	art 1.
37.	Do y	ou own or have an	y legal or equ	itable intere	est in any bu	siness-relate	d property?	•			
		No. Go to Part 6. Yes. Go to line 38.								por Do	rrent value of the rtion you own? not deduct secured claims exemptions
38.	✓	ounts receivable or	commissions	s you alread	y earned						
39.	Offic	Yes. Describe									
		nples: Business-relation No Yes. Describe	tea computers	, soπware, m	odems, printi	ərs, copiers, fa	x machines,	rugs, telephone	es, desks, chairs, electr	onic de	evices

Deb	tor1 Kendal CaSE I (<u>o-24748 Doc 1</u>			<u>esc main</u>
40.	First Name Machinery, fixtures, eq	Middle Name uipment, supplies you u	Docum ^{eth} t ^{me} Pa se in business, and tools of yo	ge 18 of 73 ur trade	
	✓ No				
	Yes. Describe				
41.	Inventory				
	✓ No				
	Yes. Describe				
42.	Interests in partnershi	ps or joint ventures			
	✓ No		A		
	Yes. Give specific information about them		Name of entity:	% of ownership:	_
					_
43. (Customer lists, mailing	lists, or other compilation	ons	_	_
	✓ No				
	Yes. Do your lists inc	clude personally identifiabl	e information (as defined in 11 U.S	.C. § 101(41A))?	
	□No				
	Yes. Descri	ibe			
44.	Any business-related p	property you did not alrea	ady list		
	✓ No				
	Yes. Give specific				
	information				
			-		
			_		
	dd the dollar value of al art 5. Write that number		art 5, including any entries for p	ages you have attached	
	Deceribe Any F			rty You Own or Have an Interest In	
Part		n interest in farmland, list it i		Try fou Own of Have an interest in	•
46.	Do you own or have a	ny legal or equitable inte	erest in any farm- or commercia	fishing-related property?	
	No. Go to Part 7. Yes. Go to line 47.				Current value of the portion you own? Do not deduct secured claims or exemptions
47.	Farm animals Examples: Livestock, pou	ultry, farm-raised fish			of oxoniphorio
	No	,			
	Yes. Describe				

Deb	tor 1	Kendal Case 16 First Name	-24748	Doc 1 Middle Name	Filed 08/ Docum		Entered 084 Page 19 of 7	02/16/06 :10: <u>34</u> 3	Desc	Main
48.	Cro	ps-either growing o	r harvested							
	✓	No								
		Yes. Describe								
49.	Fari	_ m and fishing equip	ment, imple	ments, mach	inery, fixtures,	and tools	s of trade			
	✓	No								
		Yes. Describe							_	
50.	Farı	m and fishing suppl	ies, chemica	ls, and feed						
	✓	No								
		Yes. Describe								
51.	Any	farm- and commer	cial fishing-re	elated proper	ty you did not	already lis	st			
	✓	No								
		Yes. Describe								
			-		_	-	for pages you have			
Part							nat You Did Not	List Above		
53.	53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership									
	✓		Country Glab	membership						
		Yes. Give specific								
		information								
54. A	dd th	e dollar value of all	of your entri	es from Part	7. Write that no	umber hei	re		.▶	
	•	1 to ((b T o (o lo	(F b - B -							
Part	8:	List the Totals o	t Each Pa	rt of this F	orm					
55. I	Part 1	: Total real estate, li	ne 2					▶		
56.	oart 2	total vehicles, line	5			\$17350.0	00			
57. P	art 3	: Total personal and	l household	items, line 15	i	\$1025.00)			
58. P	art 4	: Total financial asse	ets, line 36			\$10.00				
59. I	59. Part 5: Total business-related property, line 45									
60. I	Part 6	6: Total farm- and fis	shing-related	d property, lin	e 52					
61. I	Part 7	: Total other proper	ty not listed	, line 54						
62.	Γotal	personal property. A	Add lines 56 th	nrough 61		\$18385.0	00			+ \$18385.00
						ψ.0000.0	. 	Copy personal property to	otal ►	. \$10000.00
										\$18385.00
63. T	otal	of all property on So	hedule A/B.	Add line 55 +	line 62					·

Case 16-24748 Doc 1 Filed 08/02/16 Entered 08/02/16 06:10:34 Desc Main Fill in this information to identify your case: Debtor 1 Kendall Tucker First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106C amended filing Schedule C: The Property You Claim as Exempt 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known). For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount. Part 1: Identify the Property You Claim as Exempt Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you. You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) For any property you list on Schedule A/B that you claim as exempt, fill in the information below. Brief description of the property and line Current value of Amount of the exemption you claim Specific laws that allow exemption on Schedule A/B that lists this property the portion you Check only one box for each exemption. own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$10.00 description: Chase \$10.00 I ine from 100% of fair market value, up to any Schedule A/B: 17 applicable statutory limit Brief 735 ILCS 5/12-1001(c); 735 ILCS \$9,550.00 5/12-1001(b) description: Kia, Optima, 2013 \$2,400.00; \$3,150.00 Line from 100% of fair market value, up to any Schedule A/B: 03 applicable statutory limit Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No Yes

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Debtor 1 Kendal Case 16-24748 Doc 1 Filed 08/02/16 Entered 08/02/16 06:40:34 Desc Main First Name Document Page 21 of 73

Par	t2: Addition	al Page		3	
	Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Brief description: Line from Schedule A/B:	Used Furniture 06	\$500.00	\$500.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
	Brief description: Line from Schedule A/B:	iphone 07	\$100.00	\$100.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
	Brief description: Line from Schedule A/B:	Costume Jewelry 12	\$75.00	\$75.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
	Brief description: Line from Schedule A/B:	Used clothing	\$350.00	\$165.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

Case 16-24748 Doc 1 Filed 08/02/16 Entered 08/02/16 06:10:34 Desc Main Fill in this information to identify your case: Kendall Debtor 1 Tucker First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106D amended filing Schedule D: Creditors Who Have Claims Secured by Property 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. List All Secured Claims Column B Column C List all secured claims. If a creditor has more than one secured claim, list the creditor separately for Column A each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much Amount of claim Value of collateral Unsecured as possible, list the claims in alphabetical order according to the creditor's name. Do not deduct the that supports portion value of collateral. this claim If any Chrysler Capital \$13,447.00 \$7,800.00 \$5,647.00 Describe the property that secures the claim: Creditor's Name P.O. Box 961275 072 Automobile Number Street As of the date you file, the claim is: Check all that apply. Contingent Fort Unliquidated 76161 Worth Texas State ZIP Code Disputed Who owes the debt? Check one. Nature of lien. Check all that apply. Debtor 1 only An agreement you made (such as mortgage or Debtor 2 only secured car loan) Debtor 1 and Debtor 2 only Statutory lien (such as tax lien, mechanic's lien) At least one of the debtors and Judgment lien from a lawsuit Check if this claim relates to a community debt Other (including a right to offset) Date debt was incurred 8/1/2014 1000 Last 4 digits of account Title Max \$0.00 \$4,000.00 \$9,550.00 Describe the property that secures the claim: Creditor's Name 1695 Plainfield Rd Title Loan Number Street As of the date you file, the claim is: Check all that apply. Contingent **Crest Hill** Illinois 60403 Unliquidated City State ZIP Code Who owes the debt? Check one. Disputed Debtor 1 only Nature of lien. Check all that apply. Debtor 2 only An agreement you made (such as mortgage or Debtor 1 and Debtor 2 only secured car loan) At least one of the debtors and Statutory lien (such as tax lien, mechanic's lien) another Judgment lien from a lawsuit Check if this claim relates to a community debt Date debt was incurred Other (including a right to offset) Last 4 digits of account number Add the dollar value of your entries in Column A on this page. Write that number \$17,447.00

page 1

here:

Official Form 106D

Case 16-24748 Doc 1 Filed 08/02/16 Entered 08/02/16 06:10:34 Desc Main Fill in this information to identify your case: Debtor 1 Kendall Tucker First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: District of Illinois Northern (State) Case number (If known) Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims 12/15 Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts or Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against you? No. Go to Part 2. Yes. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.) **Total Priority** Nonpriority claim amount amount

Kendal Case 16-24748 Doc 1 Debtor 1 Documernt Page 24 of 73 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 **AARON SALES & LEASE OW** \$1,601.00 Last 4 digits of account number 9760 Nonpriority Creditor's Name 1015 COBB PLACE BLVD NW When was the debt incurred? 4/1/2015 Street Number As of the date you file, the claim is: Check all that apply. Contingent **KENNESAW** Georgia 30144 Unliquidated Zip Code Citv State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify_ 001 Lease Is the claim subject to offset? **V** No Yes **AARON SALES & LEASE OW** \$828.00 Last 4 digits of account number 9761 Nonpriority Creditor's Name 1015 COBB PLACE BLVD NW When was the debt incurred? 4/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent KENNESAW 30144 Georgia Unliquidated Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify 001 Lease Is the claim subject to offset? **V** No Yes AD ASTRA RECOVERY SERV \$532.00 Last 4 digits of account number 1646 Nonpriority Creditor's Name 7330 W 33RD ST N STE 118 When was the debt incurred? 2/1/2015 Street Number As of the date you file, the claim is: Check all that apply. Contingent **WICHITA** 67205 Kansas Unliquidated City State Zip Code Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only

✓ No

Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

Other. Specify

V

Obligations arising out of a separation agreement or divorce that

Debts to pension or profit-sharing plans, and other similar debts

001 Collection; Collecting for ORIGINAL

CREDITOR: SPEEDYCASH.COM

161-IL

you did not report as priority claims

Debtor 1 Kendal Case 16-24748 Doc 1 Filed 08/02/16 Entered 08/02/16 (06/10:34 Desc Main First Name Middle Name Document Page 25 of 73

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim			
4.4	AFNI, INC.	•	\$892.00	
HH	Nonpriority Creditor's Name	Last 4 digits of account number1241	φο92.00	
	PO BOX 3427 Number Street	When was the debt incurred? 5/1/2016		
	Trumber Street	As of the date you file, the claim is: Check all that apply.		
	PLOOMINOTON III and a control	Contingent		
	BLOOMINGTON Illinois 61702 City State Zip Code	Unliquidated		
	Who incurred the debt? Check one.	Disputed		
	Debtor 1 only	Type of NONPRIORITY unsecured claim:		
	Debtor 2 only	Student loans		
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that		
	At least one of the debtors and another	you did not report as priority claims		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts		
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL		
	<u>✓</u> No	Other. Specify CREDITOR: AT T Ü-VERSE		
	Yes			
4.5	ATG CREDIT	Last 4 digits of account number 6880	\$7.00	
	Nonpriority Creditor's Name 1700 W CORTLAND ST STE 2	When was the debt incurred? 11/1/2014		
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
	CHICAGO Illinois 60622	Contingent		
	City State Zip Code	Unliquidated		
	Who incurred the debt? Check one. Debtor 1 only	Disputed		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that		
	님	you did not report as priority claims		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts O01 Collection; Collecting for ORIGINAL		
	Is the claim subject to offset?	CREDITOR: MEDICAL PAYMENT		
	Yes	Other. Specify DATA		
40			# 4 000 00	
4.6	CAPITAL ONE BANK USA N Nonpriority Creditor's Name	Last 4 digits of account number	\$1,892.00	
	PO BOX 85520	When was the debt incurred? <u>12/1/2013</u>		
	Number Street	As of the date you file, the claim is: Check all that apply.		
		Contingent		
	RICHMOND Virginia 23285 City State Zip Code	Unliquidated		
	Who incurred the debt? Check one.	Disputed		
	Debtor 1 only	Type of NONPRIORITY unsecured claim:		
	Debtor 2 only	Student loans		
	Debtor 1 and Debtor 2 only			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts		
	Is the claim subject to offset?	✓ Other. Specify <u>CreditCard</u>		
	✓ No	<u> </u>		
	Yes			

Debtor 1 Kendal Case 16-24748 Doc 1 Filed 08/02/16 Entered 08/02/16 06/10:34 Desc Main
First Name Document Page 26 of 73

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning w	with 4.5, followed by 4.6, and so forth.	Total claim
4.7	CITI Nonpriority Creditor's Name PO BOX 6241 Number Street SIOUX FALLS South Dakota 57117 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number 3035 When was the debt incurred? 1/1/2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard	\$684.00
4.8	CITI Nonpriority Creditor's Name PO BOX 6241 Number Street SIOUX FALLS South Dakota 57117 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	- Last 4 digits of account number When was the debt incurred? 1/1/2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard	\$684.00
4.9	City of Lockport Nonpriority Creditor's Name 1212 Farrell Number Street Lockport Illinois 60441 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number	\$200.00

Debtor 1 Kendal Case 16-24748 Doc 1 Filed 08/02/16 Entered 08/02/16 06:10:34 Desc Main

Part 2		The Page 27 of 73	
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.10	CRD PRT ASSO Nonpriority Creditor's Name 13355 NOEL ROAD# Number Street	Last 4 digits of account number 6390 When was the debt incurred? 1/1/2016 As of the date you file, the claim is: Check all that apply.	\$200.00
	DALLAS Texas 75240 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Collection; Collecting for ORIGINAL CREDITOR: 10 COMMONWEALTH Other. Specify EDISON COMPANY	
4.11	Exeter Finance Corp Nonpriority Creditor's Name P.O. Box 166008 Number Street Irving Texas 75016 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number	\$10,403.00
4.12	FED LOAN SERV Nonpriority Creditor's Name P.O. Box 60610 Number Street	Last 4 digits of account number 0001 When was the debt incurred? 9/1/2013 As of the date you file, the claim is: Check all that apply. Contingent	\$3,450.00
	Harrisburg Pennsylvania 17106		

At least one of the debtors and another

Check if this claim relates to a community debt

Unliquidated Disputed

Type of NONPRIORITY unsecured claim:

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts Other. Specify _

Is the claim subject to offset? **✓** No Yes

Debtor 1 Kendal Case 16-24748 Doc 1 Filed 08/02/16 Entered 08/02/16/06/10:34 Desc Main

		Time Page 28 of 73	
Part 2:	Your NONPRIORITY Unsecured Claims - Continua	tion Page	
	After listing any entries on this page, number them beginning w	vith 4.5, followed by 4.6, and so forth.	Total claim
4.13	FED LOAN SERV	Last 4 digits of account number 0002	\$3,308.00
	Nonpriority Creditor's Name P.O. Box 60610	When was the debt incurred? 9/1/2013	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Harrisburg Pennsylvania 17106	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.		
	Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	✓ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No		
	Yes		
4.14	FED LOAN SERV	Last 4 digits of account number 0003	\$1,199.00
	Nonpriority Creditor's Name P.O. Box 60610	When was the debt incurred? 8/1/2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Harrisburg Pennsylvania 17106	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	✓ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No	_	
	Yes		
4.15	FED LOAN SERV	Last 4 digits of account number 0004	\$741.00
	Nonpriority Creditor's Name P.O. Box 60610	When was the debt incurred? 8/1/2014	·
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Harrisburg Pennsylvania 17106	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	

✓ Debtor 1 only

✓ No Yes

Debtor 2 only

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

At least one of the debtors and another

Check if this claim relates to a community debt

Type of NONPRIORITY unsecured claim:

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar debts

✓ Student loans

Other. Specify ___

Kendal Case 16-24748 Doc 1 Filed 08/02/16 Entered 08/02/16 06:40:34 Desc Main Debtor 1

Documethe ne

Page 29 of 73 Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 JEFFERSON CAPITAL SYST \$668.00 Last 4 digits of account number 9003 Nonpriority Creditor's Name 16 MCLELAND RD When was the debt incurred? 7/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent SAINT CLOUD Minnesota 56303 Unliquidated Citv Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify 001 UnknownLoanType Is the claim subject to offset? **✓** No | Yes LVNV FUNDING LLC \$597.00 Last 4 digits of account number 3515 Nonpriority Creditor's Name PO BOX 740281 7/1/2015 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent **HOUSTON** 77274 Texas Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt 001 UnknownLoanType Other. Specify Is the claim subject to offset? **✓** No ☐ Yes MIRAMEDRG 4.18 \$374.00 Last 4 digits of account number Nonpriority Creditor's Name 111 WEST JACKSON When was the debt incurred? 12/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent **CHICAGO** 60604 Illinois Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Collection; Collecting for ORIGINAL Is the claim subject to offset? Other. Specify CREDITOR: MEDICAL

✓ No Yes Debtor 1 Kendal Case 16-24748 Doc 1 Filed 08/02/16 Entered 08/02/16 06:10:34 Desc Main

First Name Middle Name

Document Page 30 of 73

Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 MIRAMEDRG \$80.00 Last 4 digits of account number Nonpriority Creditor's Name 111 WEST JACKSON When was the debt incurred? 12/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent **CHICAGO** Illinois 60604 Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Collection; Collecting for ORIGINAL CREDITOR: MEDICAL **✓** Is the claim subject to offset? Other. Specify **✓** No Yes PORTFOLIO RECOVERY ASS \$2,308.00 Last 4 digits of account number Nonpriority Creditor's Name 120 CORPORATE BLVD STE 1 3/1/2016 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent **NORFOLK** 23502 Virginia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt 001 UnknownLoanType Other. Specify Is the claim subject to offset? **✓** No ☐ Yes PORTFOLIO RECOVERY ASS 4.21 \$1,188.00 Last 4 digits of account number 7000 Nonpriority Creditor's Name 120 CORPORATE BLVD STE 1 When was the debt incurred? 7/1/2015 Street Number As of the date you file, the claim is: Check all that apply. Contingent **NORFOLK** Virginia 23502 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Other. Specify _____ 001 UnknownLoanType Is the claim subject to offset?

✓ No Yes

Kendal Case 16-24748 Doc 1 Filed 08/02/16 Entered 08/02/16 06:40:34 Desc Main Debtor 1

Document Page 31 of 73 Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 SPEEDWAY LLC \$426.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 1500 When was the debt incurred? 2/1/2014 Street Number As of the date you file, the claim is: Check all that apply. Contingent Springfield Ohio 45501 Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify CreditCard **✓** No Yes SPEEDWAY/SSA \$426.00 Last 4 digits of account number 0164 Nonpriority Creditor's Name 539 S MAIN ROOM 36 When was the debt incurred? 2/1/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent **FINDLAY** 45840 Ohio Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify CreditCard Is the claim subject to offset? **✓** No ☐ Yes **VERIZON WIRELESS** 4.24 \$1,563.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 4002 When was the debt incurred? 10/1/2014 Street Number As of the date you file, the claim is: Check all that apply. Contingent 30101 Acworth Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce

✓ No Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

that you did not report as priority claims

Other. Specify _____

Debts to pension or profit-sharing plans, and other similar debts

001 UnknownLoanType

Debtor 1 Kendal Case 16-24748 Doc 1 Filed 08/02/16 Entered 08/02/16 (06:40:34 Desc Main First Name Document Page 32 of 73 Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.			
	То	otal claims	
Total claims from Part 1	6a. Domestic support obligations. 6a. –	\$0.00	
Hom Fait i	6b. Taxes and certain other debts you owe the government 6b. —	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated 6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	\$0.00	
	6e. Total. Add lines 6a through 6d. 6e.	\$0.00	
	То	otal claims	
Total claims from Part 2	6f. Student loans 6f	\$8,698.00	
HOIII FAIL 2	6g. Obligations arising out of a separation agreement or divorce 6g that you did not report as priority claims	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar 6h debts	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that 6i amount here.	\$25,553.00	
	6j. Total. Add lines 6f through 6i. 6j.	\$34,251.00	

Case 16-24748 Doc 1 Filed 08/02/16 Entered 08/02/16 06:10:34 Desc Main Fill in this information to identify your case: Debtor 1 Kendall Tucker First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106G amended filing Schedule G: Executory Contracts and Unexpired Leases Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known). 1. Do you have any executory contracts or unexpired leases? No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B). 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

State what the contract or lease is for

Person or company with whom you have the contract or lease

Case 16-24748 Doc 1 Filed 08/02/16 Entered 08/02/16 06:10:34 Desc Main Fill in this information to identify your case: Kendall Debtor 1 Tucker First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106H Schedule H: Your Codebtors 12/15 Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.) □ No Yes Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Go to line 3. Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? _____Fill in the name and current address of that person. Yes. In which community state or territory did you live? ___ Name of your spouse, former spouse, or legal equivalent Number Street Citv State Zip Code In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2. Column 1: Your codebtor Column 2: The creditor to whom you owe the debt Check all schedules that apply:

60432

Zip Code

Schedule D, line

Schedule E/F, line

Schedule G, line

Porter, Dontell

1315 Woodruff Rd.

Illinois

State

Street

Name

Number

Joliet

City

Case 16-24748 Doc 1 Filed 08/02/16 Entered 08/02/16 06:10:34 Desc Main Fill in this information to identify your case: Debtor 1 Kendall Tucker First Name Middle Name Last Name Check if this is: Debtor 2 An amended filing (Spouse, if filing) First Name Middle Name Last Name A supplement showing post-petition chapter 13 United States Bankruptcy Court for the: Northern District of Illinois expenses as of the following date: (State) Case number MM / DD / YYYY (If known) Official Form 106I Schedule I: Your Income 12/15 Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment **Debtor 1** Debtor 2 1. Fill in your employment information. **Employment status** ✓ Employed Employed If you have more than one Not Employed Not Employed job, attach a separate page with Occupation information about additional employers. Jimmy Johns Employer's name Include part time, seasonal, **Employer's address** 1108 Houbolt Rd Number Street Number Street self-employed work. Occupation may include student or homemaker, if it applies. 60431 Joliet Illinois Zip Code Zip Code City State How long employed there? Part 2: **Give Details About Monthly Income** Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. **List monthly gross wages, salary, and commissions** (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

	For Debtor 1	For Debtor 2 or non-filing spouse
2.	\$1,105.00	
3.	+ \$0.00	
4.	\$1,105.00	

Entered 08/02/16 06:10:34 Debtor 1 Kendal Case 16-24748 Doc 1 Filed 08#02#16 Middle Name Documentame Page 36 of 73 For Debtor 2 or For Debtor 1 non-filing spouse \$1,105.00 Copy line 4 here 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. \$185.53 5b. Mandatory contributions for retirement plans 5b. \$0.00 5c. Voluntary contributions for retirement plans 5c \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. \$0.00 5e. Insurance 5f. Domestic support obligations 5f. \$0.00 5g. 5a. Union dues \$0.00 5h. Other deductions. Specify: 5h. \$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. \$185.53 6. 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$919.47 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 monthly net income. 8a. 8b. \$0.00 8b. Interest and dividends 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce \$0.00 80 settlement, and property settlement. 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies \$190.00 Specify: Other Government Assistance Income 8f. 8g. Pension or retirement income 8g. \$0.00 8h. Other monthly income. Specify: _ 8h. \$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. \$190.00 9. 10. Calculate monthly income. Add line 7 + line 9. 10. \$1,109.47 \$1,109.47 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. \$0.00 11. + 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies \$1,109,47 Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Income is anticipated Yes. Explain:

Case 16-24748 Doc 1 Filed 08/02/16 Entered 08/02/16 06:10:34 Desc Main Fill in this information to identify your case: Debtor 1 Kendall Tucker First Name Middle Name Last Name Check if this is: Debtor 2 (Spouse, if filing) First Name Middle Name Last Name An amended filing A supplement showing post-petition chapter 13 United States Bankruptcy Court for the: Northern District of Illinois expenses as of the following date: (State) Case number (If known) MM / DD / YYYY Official Form 106J Schedule J: Your Expenses 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Your Household 1. Is this a joint case? ✓ No. Go to line 2 Yes. Does Debtor 2 live in a separate household? No Yes. Debtor 2 must file Official Forms 106J-2, Expenses for Separate Household of Debtor 2. 2. Do you have dependents? Do not list Debtor 1 and Yes. Fill out this information for Dependent's relationship to Dependent's Does dependent live Debtor 2. each dependent Debtor 1 or Debtor 2 with you? age 3. Do your expenses include **✓** No expenses of people other ☐ Yes yourself and your dependents? Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of Your expenses such assistance and have included it on Schedule I: Your Income (Official Form B 106I.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and \$0.00 any rent for the ground or lot. 4. 4. If not included in line 4: 4a. Real estate taxes \$0.00 4a 4b. Property, homeowner's, or renter's insurance \$0.00 4b. 4c. Home maintenance, repair, and upkeep expenses \$0.00

4d. Homeowner's association or condominium dues

4c.

4d

\$0.00

Kendal Case 16-24748 Doc 1

Document Page 38 of 73 Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$0.00 6a. 6b. Water, sewer, garbage collection \$0.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$100.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$329.00 7. 8. Childcare and children's education costs \$0.00 8. 9. Clothing, laundry, and dry cleaning \$125.00 9. 10. Personal care products and services \$100.00 10. 11. Medical and dental expenses \$0.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$150.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$80.00 15c 15d. Other insurance. Specify: \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$0.00 17a 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes. \$0.00 20b 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses. \$0.00 20d 20e. Homeowner's association or condominium dues

\$0.00

20e

Debtor 1	Kendal Case 16-24748 First Name	B Doc 1	Filed 08/02/16	Entered 08/02/16/06:1	10: <u>34 Desc M</u>	lain
21 Other		IVIIQUIE NAITIE	Document The Document	Page 39 of 73		\$0.00
21. Other.	Specify:				21	\$0.00
22 Calcu	late your monthly expenses.					
	dd lines 4 through 21.					\$884.00
	copy line 22 (monthly expenses for	or Debtor 2) if a	ny from Official Form 106.I	-2		\$0.00
	dd line 22a and 22b. The result is	,	•	_	00	\$884.00
		your monthly c	лропосо.		22.	
	ate your monthly net income.	h.l	Oak a dala d			
23a. C	copy line 12 (your combined mont	nly income) fror	n Schedule I.		23a	\$1,109.47
23b. C	opy your monthly expenses from	line 22 above.			23b	\$884.00
23c. S	ubtract your monthly expenses fro	om your monthly	rincome.			\$225.47
7	The result is your monthly net inco	ome.			23c	
24 Do vo	ou expect an increase or decre	ace in vour ev	nonees within the year af	ter you file this form?		
24. DO yo	d expect an increase of decre	ase iii youi ex	penses within the year an	ter you me this form:		
	xample, do you expect to finish pagage payment to increase or dec					
✓ N	lo					
\Box	′es					
Ш,	63					
	Explain here:					

Case 16-24748 Doc 1 Filed 08/02/16 Entered 08/02/16 06:10:34 Desc Main Fill in this information to identify your case: Debtor 1 Kendall Tucker First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name Northern District of Illinois United States Bankruptcy Court for the: (State) Case number (If known) Check if this is an Official Form 106Dec amended filing **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Part 1: Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? **✓** No Attach Bankruptcy Petition Preparer's Notice, Declaration, and Yes. Name of person Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

Signature of Debtor 2

MM/DD/YYYY

/s/ Kendall Tucker

Signature of Debtor 1

MM/DD/YYYY

Date 8/2/2016

Case 16-24748 Doc 1 Filed 08/02/16 Entered 08/02/16 06:10:34 Desc Main Fill in this information to identify your case: Debtor 1 Kendall Tucker First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 107 amended filing Statement of Financial Affairs for Individuals Filing for Bankruptcy 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before What is your current marital status? Married ✓ Not married During the last 3 years, have you lived anywhere other than where you live now? Yes. List all of the places you lived in the last 3 years. Do not include where you live now. Debtor 1: Dates Debtor 1 lived Debtor 2: **Dates Debtor 2 lived** there there Same as Debtor 1 Same as Debtor 1 323 Barr Elms 8/1/2002 From Number Street Number Street 8/1/2015 Illinois 60433 Joliet City State Zip Code City State Zip Code Same as Debtor 1 Same as Debtor 1 From From Number Street Number Street To City State Zip Code City State Zip Code 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and

Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

Debtor 1 Kendal Case 16-24748 Doc 1 Filed 08/02/16 Entered 08/02/16/06/10:34 Desc Main

First Name Middle N	Document Document	Page 42 of 73	
Part 2: Evaluin the Sources of Your Inc	come		

January 1 of current year ate you filed for bankruptous to calendar year: any 1 to December 31, 20 YYY e calendar year before the any 1 to December 31, 20 YYY eeceive any other income of	Debtor 1 Sources o Check all the work of the common bonus Opera busine Wages common bonus Wages common bonus Wages common bonus V Wages common bonus Opera busine At: Opera busine Opera busine	f income lat apply. s, lissions, les, tips ting a less less, tips ting a less s, lissions, less, tips ting a less s, lissions, less, tips ting a less s, lissions, less, tips ting a less	Gross income (before deductions and exclusions) \$471.13	Debtor 2 Sources of income	Gross income (before deductions and exclusions)
January 1 of current year ite you filed for bankruptous st calendar year: any 1 to December 31, 20 YYY e calendar year before that any 1 to December 31, 20 YYY	Sources of Check all the water of the community: Wages community: Wages community: Wages community: Wages community: Wages community: Opera busines Wages community: Opera busines Guring this year or the community:	s, issions, ses, tips ting a ses s	(before deductions and exclusions) \$471.13	Sources of income Check all that apply. Wages, commissions, bonuses, tips Operating a business Wages, commissions, bonuses, tips Operating a business Wages, commissions, bonuses, tips Operating a business Operating a business	(before deductions and
st calendar year: any 1 to December 31,	Sources of Check all the water of the community: Wages community: Wages community: Wages community: Wages community: Wages community: Opera busines Wages community: Opera busines Guring this year or the community:	s, issions, ses, tips ting a ses s	(before deductions and exclusions) \$471.13	Sources of income Check all that apply. Wages, commissions, bonuses, tips Operating a business Wages, commissions, bonuses, tips Operating a business Wages, commissions, bonuses, tips Operating a business Operating a business	(before deductions and
st calendar year: any 1 to December 31,	Check all the way of the common services of t	s, issions, ses, tips ting a ses s	(before deductions and exclusions) \$471.13	Wages, commissions, bonuses, tips Operating a business Wages, commissions, bonuses, tips Operating a business Wages, commissions, bonuses, tips Operating a business Operating a business Operating a bonuses, tips Operating a	(before deductions and
st calendar year: any 1 to December 31,	comm bonus Opera busine Y Wages comm bonus Y Wages comm bonus Y Opera busine Y Wages comm bonus Opera busine Opera busine Opera busine	issions, ees, tips ting a ess s, issions, ees, tips ting a ess s, issions, ees, tips ting a ess s, issions, ees, tips ting a ess	\$2619.00	commissions, bonuses, tips Operating a business Wages, commissions, bonuses, tips Operating a business Wages, commissions, bonuses, tips Operating a Operating a Doperating a Doperating a Doperating a Operating a	
e calendar year before that any 1 to December 31, 20 YYYY e calendar year before that y 1 to December 31, 20 YYYY	comm bonus Y Opera busine at: (4) Y Opera comm bonus Opera busine during this year or t	issions, ees, tips ting a ess s, issions, ees, tips ting a ess		commissions, bonuses, tips Operating a business Wages, commissions, bonuses, tips Operating a	
ary 1 to December 31, 20 YYY	commusion bonus Y Opera busine	issions, ees, tips ting a ess	\$7350.00	commissions, bonuses, tips Operating a	
eceive any other income		_			
source and the gross incom	e from each source s		ot include income that you lis	sted in line 4. Debtor 2	
		of income	Gross income from each source (before deductions an exclusions)	n Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
		Link	\$1,159.00		
•		Link	\$1,140.00		
	t calendar year: y 1 to December 31,20		t calendar year: y 1 to December 31, 2015 YYYYY	t calendar year: y 1 to December 31, 2015 YYYY	t calendar year: y 1 to December 31, 2015)

Debtor 1 Kendal Case 16-24748 Doc 1 Filed 08/02/16 Entered 08/02/16 (06:40:34 Desc Main

List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? ✓ No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or City State Zip Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or City State Zip Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or Citv Zip Code State vendors

Other

Filed 08/02/16 Entered 08/02/16 06:10:34 Desc Main Doc 1 Debtor 1 Document Page 44 of 73 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Amount you still Reason for this payment Total amount payment paid owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount Amount you still Reason for this payment paid payment owe Include creditor's name Insider's Name Number Street Zip Code City State Insider's Name Number Street City State Zip Code

Debtor 1 Kendal Case 16-24748 First Name Doc 1

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

Yes. Fill in the details. Case title Case number		Natu						
			ire of the case	Court or	agency		Status of the case	
Case number							Pending	
Case number				Court Nan	ne		On appeal	
				Number S	treet		Concluded	
				City	State	Zip Code		
Case title				-		-	Pending	
				Court Nan	ne		On appeal	
Case number				Number S	Number Street		Concluded	
				City	State	Zip Code		
Check all that apply and fill No. Go to line 11.								
Yes. Fill in the informa	ition below.							
			Describe the prop	perty		Date	Value of the property	
Chrysler Capital			2007 Dodge Nitro			10/1/201	5 \$0	
Creditor's Name								
P.O. Box 961275			Explain what hap	pened				
Number Street			Dronost	opooooood				
			✓ Property was r Property was f					
Fort Worth 1	Texas	76161	Property was o					
	State	Zip Code		attached, seized,	or levied.			
			Describe the prop	perty		Date	Value of the property	
Exeter Finance Corp			2011 Chevrolet Ma	libu		1/1/2016	\$0	
Creditor's Name								
P.O. Box 166008			Explain what hap	pened				
Number Street								
			✓ Property was r	epossessed.				
			Property was f	and all and all				
			Property was r					

Deb	otor 1	Kendal Case 16-24748 Doc 1		<u> </u>	iva10: <u>34 Desc</u>	Main
11.		hin 90 days before you filed for bankruptcy, did ounts or refuse to make a payment because you	any creditor, including a		set off any amounts t	rom your
	✓	No Yes. Fill in the details.				
			Describe the action	the creditor took	Date action was taken	Amount
		Creditor's Name	_			
		Number Street	Last 4 digits of accou	nt number: XXXX-		
		City State Zip Code	_			
12.		nin 1 year before you filed for bankruptcy, was a iver, a custodian, or another official?	any of your property in the	e possession of an assignee	for the benefit of cred	litors, a court-appointed
		No Yes				
Part		List Certain Gifts and Contributions				
13.	Wi	thin 2 years before you filed for bankruptcy, did No Yes. Fill in the details for each gift.	l you give any gifts with a	total value of more than \$600) per person?	
		Gifts with a total value of more than \$600 per person	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gave the Gift	_			
		Number Street	_			
		City State Zip Code Person's relationship to you	_			
		Person to Whom You Gave the Gift	_ _			
		Number Street	_			
		City State Zip Code Person's relationship to you				

Deb	tor 1	Kendal Case 16-24748 Doc 1 First Name Middle Name		d 08/02/16 Entere		0: <u>34 Desc</u>	Main
14.	Wit	hin 2 years before you filed for bankruptcy, dic	d you	give any gifts or contribution	s with a total value of me	ore than \$600 to a	ny charity?
	✓	No					
		Yes. Fill in the details for each gift or contribution					
		Gifts with a total value of more than \$600 per person		Describe the gifts		Dates you gave the gifts	Value
		Oberit la Nava					
		Charity's Name					
		North and Otto 1					
		Number Street					
		City State Zip Code	<u></u>				
Part	6:	List Certain Losses					
		No Yes. Fill in the details. Describe the property you lost and how the loss occurred		Describe any insurance cov Include the amount that insurar pending insurance claims on li	nce has paid. List	Date of your loss	Value of property lost
				Property.			
Part	7:	List Certain Payments or Transfers					
16.	seel	nin 1 year before you filed for bankruptcy, did you sing bankruptcy or preparing a bankruptcy petide any attorneys, bankruptcy petition preparers, on No Yes. Fill in the details.	tition?		es required in your bankrup		Amount of payment
						made	
		Semrad Law Firm Person Who Was Paid 20 South Clark Street 28th Floor Number Street	_	Attorney's Fee - 400.00		8/1/2016	\$400.00
		Chicago Illinois 60606					
		City State Zip Code					
		Email or website address	_				
		Person Who Made the Payment, if Not You	_				
		Person Who Was Paid	_				
		Number Street	_				
		City State Zip Code	_				
		Email or website address	_				
		Person Who Made the Payment, if Not You	-				

Deb	tor 1	Kendal Case 16-24748 First Name	Doc 1 File	ed 08/02/16 ocument	Entered 08/02 Page 48 of 73	2/16/06:10): <u>34 Desc</u>	<u>Main</u>	
17.	you o	nin 1 year before you filed for ba deal with your creditors or to ma not include any payment or transfer	ake payments to yo	ur creditors?	ing on your behalf pay o	or transfer any	property to anyo	ne who	promised to help
	H	No Yes. Fill in the details.							
	_			Description and	d value of any property	transferred	Date payment or transfer was made	Amou	nt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
18.	Inclu trans	nin 2 years before you filed for b nary course of your business or de both outright transfers and transfers that you have already listed on No Yes. Fill in the details.	financial affairs? sfers made as securi					•	
				Description and property transfe		Describe any received or describe	property or paym lebts paid in	ents	Date transfer was made
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
19.		nin 10 years before you filed for se are often called asset-protection		u transfer any pro	perty to a self-settled tru	ust or similar d	levice of which yo	u are a	beneficiary?
	✓	No Yes. Fill in the details.							
				Description ar	nd value of the property	transferred			Date transfer was made
		Name of trust							

Filed 08/02/16 Entered 08/02/16 /06/10:34 Desc Main Documente Page 49 of 73 Debtor 1 Kendal Case 16-24748 First Name Doc 1

						_		
Part 8:	List Certain	Financial	Accounts,	Instruments,	Safe Depo	osit Boxes,	and Storage	Units

20.	or tra	ansferred? de checking, savings, mor eratives, associations, and	ney market, or other finan	any financial accounts or instrurcial accounts; certificates of deposit; ns.			
		No					
		Yes. Fill in the details.		Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was Paid		XXXX-	Checking Savings		
		Number Street			Money market Brokerage Other		
	-	City State	Zip Code				
		Person Who Was Paid		XXXX-	Checking Savings		
		Number Street					
					Other		
		City State	Zip Code				
21.	valu	ou now have, or did you ables? No Yes. Fill in the details.	ı have within 1 year bet	fore you filed for bankruptcy, any Who else had access to it?	safe deposit box or other depose		Do you still have it?
		Name of Financial Institu	ition	Name			No
		Number Street		Number Street			Yes
		-		City State Zip	Code		
		City State	Zip Code				
22.	✓	e you stored property in No Yes. Fill in the details.	a storage unit or place	other than your home within 1 y	ear before you filed for bankrup	tcy?	
				Who else had access to it?	Describe the conte	ents	Do you still have it?
		Name of Storage Facility	,	Name			☐ No ☐ Yes
		Number Street		Number Street			
				City State Zip	Code		
		City State	Zip Code				

	tor 1	Kendal Case 16-24748 Doc 1 First Name Middle Name	Filed 08/02/16 Entered 08/0 Document Page 50 of 73		<u>n</u>
Part	9:	Identify Property You Hold or Contro	ol for Someone Else		
23.	Do y	you hold or control any property that someon	e else owns? Include any property you borro	wed from, are storing for, or hold in tru	ist for someone.
		No Yes. Fill in the details.			
	ш	res. I ill ill the details.	Where is the property?	Describe the contents	Value
		Owner's Name	Number Street		
		Number Street			
			City State Zip Code		
			City State Zip Code		
		City State Zip Code			
Part	10:	Give Details About Environmental I	nformation		
For	the p	urpose of Part 10, the following definitions apply:			
	ha	· · · · · · · · · · · · · · · · · · ·	al statute or regulation concerning pollution, contar into the air, land, soil, surface water, groundwater, anup of these substances, wastes, or material.		
		ite means any location, facility, or property as defin rused to own, operate, or utilize it, including dispo	ed under any environmental law, whether you now osal sites.	own, operate, or utilize it	
	■ H	lazardous material means anything an environmen	ntal law defines as a hazardous waste, hazardous s	substance,	
	to	xic substance, hazardous material, pollutant, cont	aminant, or similar term.		
Rep	ort a	I notices, releases, and proceedings that you know	v about, regardless of when they occurred.		
24.	Hac	any governmental unit notified you that you	may be liable or potentially liable under or in	violation of an environmental law?	
4	IIas		may be hable or potentially hable under or in	violation of an environmental law:	
	씜	No Yes. Fill in the details.			
	_		Governmental unit	Environmental law, if you know it	Date of
					notice
		Name of site	Governmental unit		
		Number Street	Number Street		
			City State Zip Code		
		City State Zip Code			
25	Hav	e you notified any governmental unit of any r	place of hazardous material?		
20.	IIav		elease of flazardous flaterial:		
	씀	No Yes. Fill in the details.			
	_		Governmental unit	Environmental law, if you know it	Date of
					notice
		Name of site	Governmental unit		
		Number Street	Number Street		
		Number Street	Nulliber Street		
			City State Zip Code		
		City State Zip Code			
		·			

Debtor	1	Kendal Case 16 First Name	<u>-24748</u>	Doc 1 Middle Name	Filed 08/02/16 Document	Entered 08/0 Page 51 of 73		<u>Desc Mai</u>	<u>n</u>
26. H	ave	e you been a party i	n any judicia	al or administra	ative proceeding under	any environmental la	w? Include settleme	nts and orders.	
Ē	7	No Yes. Fill in the details							
_	_	Too. 1 III II II II Gotalio	,		Court or agency		Nature of the case		Status of the case
		Case title							Pending
					Court Name				On appeal
		Case number			Number Street				Concluded
					City State	Zip Code			
Part 11	:	Give Details Ab	out Your E	Business or	Connections to A	ny Business			
27. W		A sole proprietor A member of a li A partner in a pa An officer, direct An owner of at le No. None of the above	r or self-emplo imited liability artnership or, or managi east 5% of the e applies. Go	oyed in a trade, company (LLC) ing executive of evoting or equit to Part 12.	y securities of a corporation is below for each business. Describe the name of accounts.	rity, either full-time or pa ership (LLP) son	Employer include S EIN: Dates bus From Employer	r Identification nu ocial Security nun siness existed	mber Do not
							EIN:	ociai Security nun	nber or IIIN.
		Business Name							
		Number Street			Name of accou	intant or bookkeeper		siness existed	
		City	State	Zip Code			From	То	_
					Describe the na	ature of the business	include S	Identification nulocial Security num	
		Business Name					EIN:		
		Number Street			Name of accou	ıntant or bookkeeper		siness existed	
		City	State	Zip Code		, '		То	_

		<u>ed 08/02/16 Entered </u> 08/02/16 06:10:34 <u>Desc Main</u>	_
	First Name Middle Name	Document Page 52 of 73	
	editors, or other parties.	u give a financial statement to anyone about your business? Include all financial institutions,	
L	Yes. Fill in the details below.		
		Date issued	
	Name	MM/DD/YYYY	
		_	
	Number Street		
	City State Zip Code	_	
Part 12:	Sign Below		
I ha	ve read the answers on this Statement of Financial	Affairs and any attachments, and I declare under penalty of periury that the answers are true	
and	correct. I understand that making a false statemen	Affairs and any attachments, and I declare under penalty of perjury that the answers are true t, concealing property, or obtaining money or property by fraud in connection with a nprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	
and	correct. I understand that making a false statemen kruptcy case can result in fines up to \$250,000, or in	t, concealing property, or obtaining money or property by fraud in connection with a nprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	
and	correct. I understand that making a false statemen kruptcy case can result in fines up to \$250,000, or in /s/ Kendall Tucker	t, concealing property, or obtaining money or property by fraud in connection with a nprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	
and ban	correct. I understand that making a false statemen kruptcy case can result in fines up to \$250,000, or in /s/ Kendall Tucker Signature of Debtor 1 Date 8/2/2016	t, concealing property, or obtaining money or property by fraud in connection with a nprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2	
and ban	correct. I understand that making a false statement kruptcy case can result in fines up to \$250,000, or in /s/ Kendall Tucker Signature of Debtor 1 Date 8/2/2016 you attach additional pages to Your Statement of Fine	t, concealing property, or obtaining money or property by fraud in connection with a apprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Date Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?	
and ban	correct. I understand that making a false statemen kruptcy case can result in fines up to \$250,000, or in /s/ Kendall Tucker Signature of Debtor 1 Date 8/2/2016 you attach additional pages to Your Statement of Fine No Yes	t, concealing property, or obtaining money or property by fraud in connection with a apprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Date Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?	
and ban	correct. I understand that making a false statement kruptcy case can result in fines up to \$250,000, or in /s/ Kendall Tucker Signature of Debtor 1 Date 8/2/2016 you attach additional pages to Your Statement of Fine No Yes you pay or agree to pay someone who is not an atternal case of the statement of Fine Pages or Statement or S	t, concealing property, or obtaining money or property by fraud in connection with a apprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Date Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes:
- most student loans;
- domestic support and property settlement obligations;

Case 16-24748 Doc 1 Filed 08/02/16 Document

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test —deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

Entered 08/02/16 06:10:34 Desc Main Page 54 of 73

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate

tasks and functions for the attorney amd support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.

- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$ 310.00
- 3. Before signing this agreement, the attorney has received, \$ 400.00 toward the flat fee, leaving a balance due of \$ 3600.00 ; and \$ 61.76 for expenses, leaving a balance due for the filing fee of \$ 310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 08/01/16

Signed:

/s/ Kendall Tucker

Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Case 16-24748 Doc 1 Filed 08/02/16 Entered 08/02/16 06:10:34 Desc Main Document Page 63 of 73

B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Kendall Tucker	Case N	0.
-	Debtor		(If known)
		Chapter	Chapter 13
	DISCLOSURE OF COMP	PENSATION OF ATTORNE	Y FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bank compensation paid to me within one year beforendered or to be rendered on behalf of the de	re the filing of the petition in bankruptcy, or	agreed to be paid to me, for services
	For legal services, I have agreed to accept		\$4,000.0
	Prior to the filing of this statement I have rece	ived	\$400.0
	Balance Due		\$3,600.0
2.	The source of the compensation paid to me wa	as:	
	✓ Debtor	Other (specify)	
3.	The source of the compensation paid to me is:		
	Debtor	Other (specify)	
4.	I have not agreed to share the above-disc members and associates of my law firm.	losed compensation with any other person ι	unless they are
		d compensation with a other person or persocopy of the agreement, together with a list attached.	
5.	In return for the above-disclosed fee, I have a a. Analysis of the debtor's financial situati bankruptcy;	greed to render legal service for all aspects on, and rendering advice to the debtor in de	
	b. Preparation and filing of any petition, s	chedules, statements of affairs and plan wh	ich may be required;
	c. Representation of the debtor at the med	eting of creditors and confirmation hearing, a	and any adjourned hearings thereof;
	d. Representation of the debtor in adversa	ary proceedings and other contested bankru	uptcy matters;
6.	By agreement with the debtor(s), the above-di	sclosed fee does not include the following s	ervices:
		CERTIFICATION	
	I certify that the foregoing is a complete statem debtor(s) in this bankruptcy proceedings.	ent of any agreement or arrangement for pa	ayment to me for representation of
	8/2/2016		
	Date	Signature of Attorney	
		Semrad Law Firm	
		Name of law firm	

Case 16-24748 Doc 1 Filed 08/02/16 Entered 08/02/16 06:10:34 Desc Main UNITED STATES BANKBURICY COURT Northern District of Illinois

In re:	Tucker, Kendall	Case No.	
_	Debtor(s)		
		Chapter. Chapter13	
	VERIFIC	CATION OF CREDITOR MATRIX	
	The above named Debtors hereby verify the	nat the attached list of creditors is true and correct to the best of their	knowledge.
Date:	8/2/2016	/s/ Tucker, Kendall	
		Tucker Kendall	

Signature of Debtor

Chrysler Capital P.O. Box 961275 Fort Worth , TX 76161 USA

Exeter Finance Corp P.O. Boxn 201347 Arlington , TX 76006 USA

FED LOAN SERV P.O. Box 60610 Harrisburg , PA 17106 USA

FED LOAN SERV P.O. Box 60610 Harrisburg , PA 17106 USA

PORTFOLIO RECOVERY ASS 120 CORPORATE BLVD STE 1 NORFOLK , VA 23502 USA

CAPITAL ONE BANK USA N 4515 N. Santa Fe Ave c/o Blake Hogan Oklahoma City , OK 73118 USA

AARON SALES & LEASE OW 1015 COBB PLACE BLVD NW KENNESAW , GA 30144 USA

VERIZON WIRELESS PO BOX 4002 Acworth , GA 30101 USA

FED LOAN SERV P.O. Box 60610 Harrisburg , PA 17106 USA

PORTFOLIO RECOVERY ASS 120 CORPORATE BLVD STE 1 NORFOLK , VA 23502 USA

AFNI, INC. PO BOX 3427 BLOOMINGTON , IL 61702 USA

AARON SALES & LEASE OW 1015 COBB PLACE BLVD NW KENNESAW , GA 30144 USA FED LOAN SERV P.O. Box 60610 Harrisburg , PA 17106 USA

CITI PO BOX 6241 SIOUX FALLS , SD 57117 USA

CITI PO BOX 6241 SIOUX FALLS , SD 57117 USA

JEFFERSON CAPITAL SYST PO BOX 7999 c/o Amy Payment Saint Cloud , MN 56302 USA

LVNV FUNDING LLC PO Box 10497 Greenville , SC 29603 USA

AD ASTRA RECOVERY SERV 7330 W 33RD ST N STE 118 WICHITA , KS 67205 USA

SPEEDWAY/SSA 539 S MAIN ROOM 36 FINDLAY , OH 45840 USA

SPEEDWAY LLC PO Box 1500 Springfield , OH 45501 USA

MIRAMEDRG 111 WEST JACKSON CHICAGO , IL 60604 USA

CRD PRT ASSO 13355 NOEL ROAD# DALLAS, TX 75240 USA

MIRAMEDRG 111 WEST JACKSON CHICAGO , IL 60604 USA

ATG CREDIT 1700 W CORTLAND ST STE 2 CHICAGO , IL 60622 USA Case 16-24748 Doc 1 Filed 08/02/16 Entered 08/02/16 06:10:34 Desc Main Document Page 68 of 73

Title Max 4075 Austell Rd SW Austell , GA 30106 USA

City of Lockport 1212 Farrell Lockport , IL 60441 USA

Debtor 1 Kendartase 16-2 First Name Part 6: Answer These Qu	24748 <u>Doc 1</u> Filed 08/ <u>\$</u> Documer lestions for Reporting Purposes		්රී:T0:3 4 Desc Main
16. What kind of debts do you have?	as "incurred by an individual No. Go to line 16b. ✓ Yes. Go to line 17. 16b. Are your debts primarily be obtain money for a business investment. ✓ No. Go to line 16c. ✓ Yes. Go to line 17.		are debts that you incurred to peration of the business or
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	paid that funds will be available No. Yes.		ly is excluded and administrative expenses are
18. How many creditors do you estimate that you owe?	✓ 1-49☐ 50-99☐ 100-199☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below For you	and correct. If I have chosen to file under Choor 13 of title 11, United States Coproceed under Chapter 7. If no attorney represents me and fill out this document, I have obtain I request relief in accordance with I understand making a false state.	apter 7, I am aware that I may proode. I understand the relief availad I did not pay or agree to pay sor ained and read the notice required the chapter of title 11, United Stement, concealing property, or obsecan result in fines up to \$250,000 (1519, and 3571.	oceed, if eligible, under Chapter 7, 11,12, ble under each chapter, and I choose to meone who is not an attorney to help me d by 11 U.S.C. § 342(b). tates Code, specified in this petition. staining money or property by fraud in 2000, or imprisonment for up to 20 years, ure of Debtor 2

		Case 16-2474	8 Doc 1 Filed (00/02/16 Enta	ered 08/02/16 06:10:34	Desc Main
Fill	in this informa	ation to identify your cas	e: Doct	ument Page	70 of 73	Desc Mail
Deb	otor 1	Kendall		Tucker	2	
#00E/C-1		First Name	Middle Name	Last Name		
100.11.001.00	otor 2	-				
(Spi	ouse, if filing)	First Name	Middle Name	Last Name		
Uni	ted States Ba	nkruptcy Court for the:	Northern	District of Illinois		
C				(State)		
0.533396	se number nown)					
2 8						Check if this is an
Of .	ficial F	orm 106De	<u>:C</u>			amended filing
De	clarati	ion About a	n Individual D	ebtor's Sch	edules	12/15
f two	o married pe	ople are filing togethe	er, both are equally respon	sible for supplying co	rrect information.	
Vou	must file this	s form whenever you f	file bankruptcy schedules	or amended schedules	. Making a false statement, conceal	ling property, or obtaining money or
prop	erty by frau	d in connection with a	bankruptcy case can resul	t in fines up to \$250,00	0, or imprisonment for up to 20 year	rs, or both. 18 U.S.C. §§ 152, 1341,
1519	, and 3571.					
D	t 1: Sign	Polow				
Par	t it. Sign	Below				
	Did you pay	y or agree to pay some	eone who is NOT an attorn	ey to help you fill out b	ankruptcy forms?	
	√ No					
		•		Attack Bonton	unto a Potition Proporario Notice Deale	ration and
	Yes. N	ame of person			ptcy Petition Preparer's Notice, Declai īcial Form 119).	auon, and
				e.gatare (e		
					¥	
			e that I have read the sumr	nary and schedules file	ed with this declaration and	
	that they ar	e true and correct.	0011/1/1/1			
×	/s/ Kendall	Tucker	mul we	×		
	Signature of	Debtor 1		Sig	nature of Debtor 2	
	Date 8/1/20	16		Da	te	
		DD/YYYY		Da	MM/DD/YYYY	

Debtor 1	Kendal Case 16-24748 Doc A		ered 08/02/16 06:10:34 Desc Main
	thin 2 years before you filed for bankrupto		e 71 of 73 to anyone about your business? Include all financial institutions,
✓	No Yes. Fill in the details below.		
		Date issued	
	Name	MM/DD/YYYY	_
	Number Street		
	City State Zip	Code	
Part 12:	Sign Below		
and	correct. I understand that making a false	statement, concealing property, or	nts, and I declare under penalty of perjury that the answers are true obtaining money or property by fraud in connection with a ears, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Date
Did	you attach additional pages to Your State	ment of Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
	No Yes		
Did	you pay or agree to pay someone who is r	ot an attorney to help you fill out b	ankruptcy forms?
1	No		
	Yes. Name of person		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).



Case 16-24748 Doc 1 UNFILED SPACES BANKING POLICE 06:10:34 Desc Main Document Districtor (1573)

In re:	Tucker, Kendall	Case No.	
8	Debtor(s)		
		Chapter. Chapter13	
	VERIFIC	ATION OF CREDITOR MATRIX	
T	he above named Debtors hereby verify the	at the attached list of creditors is true and correct to the best of their k	knowledge.
Date:	8/1/2016	/s/ Tucker, Kendall Tucker, Kendall Signature of Debtor	1

Debt		Kendalkase 16-24748	
16.	Calc	Document Page 73 of 73 culate the median family income that applies to you. Follow these steps:	
	16a.	Fill in the state in which you live.	
	16b.	Fill in the number of people in your household. 1	
	16c.	Fill in the median family income for your state and size of household To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.	\$49,741.00
17.		do the lines compare?	
	17a.	Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).	
	17b.	Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, <i>Disposable income is determined under 11 U.S.C.</i> § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.	
Part	3:	Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)	
18.		y your total average monthly income from line 11.	\$261.64
19.	Ded	uct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the mitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.	(A COMPANY)
	19a.	If the marital adjustment does not apply, fill in 0 on line 19a.	-\$0.00
	19b.	Subtract line 19a from line 18.	\$261.64
20.	Calc	culate your current monthly income for the year. Follow these steps:	
	20a.	Copy line 19b.	\$261.64
		Multiply by 12 (the number of months in a year).	x 12
	20b.	The result is your current monthly income for the year for this part of the form.	\$3,139.68
	20c.	Copy the median family income for your state and size of household from line 16c.	\$49,741.00
21.		v do the lines compare?	
		Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.	
	-	Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4.	
Part	4:	Sign Below	
		By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.	
		Signature of Debtor 1 Signature of Debtor 2	
		Date 8/1/2016 Date MM/DD/YYYY	
		If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.	